

Form clsnodsc – ntcclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-11380-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Emanuel H. Neto 367 Nottingham Way Union, NJ 07083	Catherine V. Padinha-Neto 367 Nottingham Way Union, NJ 07083
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Social Security No.:

xxx-xx-9102	xxx-xx-7209
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Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after February 21, 2025 for the reason(s) indicated below.

- Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: January 22, 2025

JAN: dmc

Jeanne Naughton  
Clerk